

Please amend the claims as follows:

F1

122. (Amended) A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information [from a plurality of sellers of said goods or services] to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, bind said customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.

Y1

F2

135. (Amended) A method for using a computer to process the sale of goods or services, comprising:

Y1

F2 receiving a selection of a subject of goods or services from a customer utilizing a web page;

receiving a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receiving a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, binding said customer to purchase the goods or services, providing an acceptance to said customer in response to the conditional purchase offer, charging said financial account for payment of said goods or services, and providing payment to said seller for said goods or services.

136. (Amended) A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

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receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, bind said customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services, wherein said financial account is charged by an entity other than the seller.

142. (Amended) A system, comprising:

a web server providing a web page accessible by customers;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer and an offer price;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable without identification of the seller to the customer;

if said conditional purchase offer is acceptable, bind the customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.

148. (Amended) A system, comprising:

a web server providing a web page accessible by customers utilizing a web browser;

a storage device storing a program;

a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer including an offer price created by the customer by filling out at least one electronic form from said web page for purchasing goods or services;

receive a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

compare said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable without identification of the seller to the customer;

if said conditional purchase offer is acceptable, bind the customer to purchase the goods or services, provide an acceptance to said customer in response to the conditional purchase offer, charge said financial account for payment of said goods or services, and provide payment to said seller for said goods or services.

149. (Amended) A method for using a computer to process the sale of goods or services, comprising:

receiving a selection of a subject of goods or services from a customer utilizing a web page;

receiving a conditional purchase offer including an offer price created by the customer by filling out at least one electronic form from said web page for purchasing goods or services;

receiving a payment identifier specifying a financial account for use in providing payment for said goods or services if said conditional purchase offer is accepted;

comparing said conditional purchase offer with seller inventory and pricing information from a plurality of sellers of said goods or services to determine if said conditional purchase offer is acceptable, wherein seller identity information is concealed from said customer;

if said conditional purchase offer is acceptable, binding said customer to purchase the goods or services, providing an acceptance to said customer in response to the conditional purchase offer, charging said financial account for payment of said goods or services, and providing payment to said seller for said goods or services.

150. (Amended) The method of claim 149, wherein said conditional purchase offer includes an expiration date.

151. (Amended) The method of claim 149, wherein said seller inventory and pricing information includes seller-defined rules.

152. (Amended) The method of claim 149, wherein the customer accesses said web page using a web browser.

153. (Amended) The method of claim 149, wherein said financial account is a debit account.

154. (Amended) The method of claim 149, wherein said financial account is a credit account.

155. (Amended) A system, comprising:
a web server providing a web page accessible by customers using a web browser;
a storage device storing a program;
a processor in communication with said storage device, said processor operative with said program to:

receive a selection of a subject of goods or services from a customer utilizing the web page;

receive a conditional purchase offer from a customer utilizing said web page for purchasing goods or services, said conditional purchase offer specifying at least one condition of the conditional purchase offer, and an offer price, said conditional purchase offer being binding upon acceptance;

receive a credit card number specifying a credit card account for use in providing guaranteed payment for said goods or services if said conditional purchase offer is accepted;